

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

HEATHER JO CLAYPOLE

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-22929 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

September 28, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/14/2015 and confirmed on 10/9/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		63,457.00
Less Refunds to Debtor	1,422.98	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>1,422.98</b>	<b>62,034.02</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,946.13	
Trustee Fee	2,790.30	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>6,736.43</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	LAKEVIEW LOAN SERVICING LLC	0.00	41,192.84	0.00	41,192.84
	Acct: 9142				
	LAKEVIEW LOAN SERVICING LLC	12,329.93	12,329.93	0.00	12,329.93
	Acct: 9142				
					<b>53,522.77</b>
<b>Priority</b>					
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	HEATHER JO CLAYPOLE	0.00	0.00	0.00	0.00
	Acct:				
	HEATHER JO CLAYPOLE	1,422.98	1,422.98	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	2,750.00	2,750.00	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	1,196.13	1,196.13	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX7-20				
	LAKEVIEW LOAN SERVICING LLC	750.00	750.00	0.00	750.00
	Acct: 9142				
					<b>750.00</b>
<b>Unsecured</b>					
	DUQUESNE LIGHT COMPANY*	410.19	410.19	0.00	410.19
	Acct: 1725				
	ALLIED ADJUSTORS	75.84	75.84	0.00	75.84
	Acct:				
	DISCOVER BANK(*)	527.55	527.55	0.00	527.55
	Acct: 5977				
	NATIONAL HOSPITAL COLLECTIONS*	0.00	0.00	0.00	0.00
	Acct: ?				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct: ?				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: ?				
	ALLIED ADJUSTORS	11.24	11.24	0.00	11.24

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
Acct:					
					1,024.82

TOTAL PAID TO CREDITORS

55,297.59

TOTAL CLAIMED

PRIORITY 750.00

SECURED 12,329.93

UNSECURED 1,024.82

Date: 09/28/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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IN RE:

HEATHER JO CLAYPOLE

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-22929 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Heather Jo Claypole  
Debtor(s)

Case No. 15-22929-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 30, 2020

User: jfur  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db	+ Heather Jo Claypole, 1990 Brodhead Road, Aliquippa, PA 15001-4958
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14101399	++ ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806 address filed with court:, Allied Adjustors, 845 23rd Street, Aliquippa, PA 15001
14116074	+ Allied Adjustors Inc., PO Box 1006, Aliquippa, PA 15001-0806
14092033	+ KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538
14092034	+ Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251, Coral Gables, FL 33146-1873
14092035	++ M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307 address filed with court:, M&T Bank, 80 Holtz Drive, Buffalo, NY 14225
14101405	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14101406	+ Peoples Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14101400	Email/Text: mrdiscen@discover.com	Oct 01 2020 03:15:00	Discover Financial Service, PO Box 15316, Wilmington, DE 19850
14103748	Email/Text: mrdiscen@discover.com	Oct 01 2020 03:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14151226	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 01 2020 03:17:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14101401	+ Email/Text: nhc@nhchome.com	Oct 01 2020 03:15:00	Heritage Valley Beaver, c/o National Hospital Collection, 16 Distributors Dr., Ste. 2, Morgantown, WV 26501-7209
14108634	+ Email/Text: camanagement@mtb.com	Oct 01 2020 03:15:00	Lakeview Loan Servicing, LLC, C/O M&T BANK, PO BOX 1288, Buffalo, NY 14240-1288
14101404	Email/Text: camanagement@mtb.com	Oct 01 2020 03:15:00	M&T Bank, PO Box 900, Millsboro, DE 19966
14101407	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 01 2020 03:17:00	Western PA Anesthesia, c/o Credit Management Co., 2121 Noblestown Road, Pittsburgh, PA 15205-3956

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Lakeview Loan Servicing, LLC
14101402	*+	KML Law Group, P.C., BNY Independence Center - Suite 5000, 701 Market Street, Philadelphia, PA 19106-1538

District/off: 0315-2

User: jfur

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Date Rcvd: Sep 30, 2020

Form ID: pdf900

Total Noticed: 16

14101403 \*+

Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd., Mail Stop MS5/251, Coral Gables, FL 33146-1873

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:**

Name	Email Address
Andrew F Gornall	on behalf of Creditor Lakeview Loan Servicing LLC andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor Lakeview Loan Servicing LLC jgoldman@kmlawgroup.com, kevin.shatley@padgettllawgroup.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Debtor Heather Jo Claypole niclowlgl@comcast.net

TOTAL: 9